

File No: 04-1243  
Prepared By & Return To:  
Bridgforth & Buntin  
P. O. Box 241  
Southaven, MS  
(662) 393-4450

BK 0484 PG 0339

STATE MS.-DESOTO CO.

Oct 15 1 35 PM '04

**WARRANTY DEED**484 PG 339  
CH. CLK.

DIANNE MORRIS OSBORNE, EXECUTRIX OF  
THE ESTATE OF KAPTOLA ADKINS MORRIS, ET AL

GRANTOR(S)

TO

SHARI L. FERNANDEZ, ET VIR

GRANTEE(S)

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good, and valuable considerations, the receipt of all of which is hereby acknowledged, DIANNE MORRIS OSBORNE, EXECUTRIX OF THE ESTATE OF KAPTOLA ADKINS MORRIS, AND MARY ELAINE MORRIS AND JAMES RAYMOND MILLER, do hereby sell, convey and warrant unto SHARI L. FERNANDEZ AND HUSBAND, RAMON FERNANDEZ, III, as tenants by the entirety with full rights of survivorship and not as tenants in common, the land lying and being situated in DeSoto County, Mississippi, described as follows, to-wit:

Lot 204, Section B, Eastover Subdivision, situated in Section 29, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 12, Pages 35-38, in the office of the Chancery Clerk of DeSoto County, Mississippi

The warranty in this deed is subject to rights of way and easements for public roads and public utilities, subdivision and zoning regulations in effect in DeSoto County, Mississippi, and further subject to all applicable building restrictions and the restrictive covenants of record.

This document is executed in accordance with Order entered under Cause No. 04-09-1501 of record in the Office of the Chancery Clerk of DeSoto County, Mississippi.

The Grantees, by acceptance of this Deed, agree to become a member of the Eastover Homeowners Association, A Mississippi non-profit corporation, and be bound by the by-laws of said association. The dues of the association shall constitute an assessment against the above described property and said assessment shall constitute a lien on the property so assessed and shall be collectible by proper action at law or proceedings in Chancery for enforcement of such lien, provided, however, that said lien shall be subordinate to any mortgages, deeds of trust, or other security instrument granted by the grantee, a covenant that runs with the land and shall be binding on the successors and assigns of Grantees.

Taxes for the current year have been pro-rated.

Possession is to be given With deed

WITNESS our signatures this the 6th day of October, 2004.

*Dianne Morris Osborne*  
DIANNE MORRIS OSBORNE  
EXECUTRIX OF THE ESTATE OF  
KAPTOLA ADKINS MORRIS

*Dianne Morris Osborne*  
DIANNE MORRIS OSBORNE

*Mary Elaine Morris*  
MARY ELAINE MORRIS

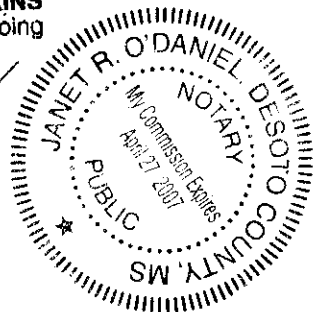
*James Raymond Miller*  
JAMES RAYMOND MILLER

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority in and for said County and State, on this 6th day of October, 2004, within my jurisdiction, the within named, **DIANNE MORRIS OSBORNE**, as **EXECUTRIX OF THE ESTATE OF KAPTOLA ADKINS MORRIS**, who acknowledged that in said capacity she executed the above and foregoing instrument as authorized so to do.

My Commission expires:

*Janet R. O'Daniel*  
NOTARY PUBLIC

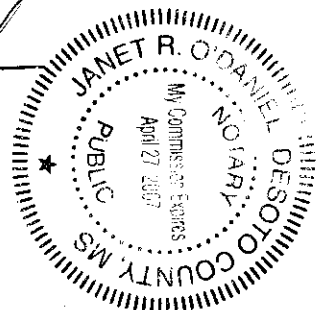


STATE OF MISSISSIPPI  
COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority in and for said County and State, on this 6th day of October, 2004, within my jurisdiction, the within named **DIANNE MORRIS OSBORNE AND MARY ELAINE MORRIS**, who acknowledged that they executed the above and foregoing instrument.

My Commission expires:

*Janet R. O'Daniel*  
NOTARY PUBLIC

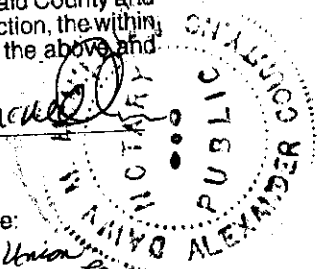


STATE OF North Carolina  
COUNTY OF Alexander

PERSONALLY appeared before me, the undersigned authority in and for said County and State, on this 6th day of October, 2004, within my jurisdiction, the within named **JAMES RAYMOND MILLER**, who acknowledge that he executed the above and foregoing instrument.

My Commission expires:  
march 26, 2005

*Dawn M. McKel*  
NOTARY PUBLIC



Grantor Address & Phone:  
*8419 Wendersgate*  
*Oliver Branch, MS 38654*  
*Home: 662-893-0797*  
*Work: 901-722-0500*

Grantee Address & Phone:  
*2619 S Douglas Union*  
*Home: 951-894-7701*  
*murrieta, CA 92563*  
*work: 760-631-6242*